WBD-IND-02

CABLearn

Flexible learning for the CAB service

What bureaux do

An overview of our advice and social policy work

April 2010

Induction

To do this pack you need:

- ► about two hours
- ► pen and paper to write down your answers to the exercises.

You do not need to be in the bureau.

For admin only

Updating this pack

Sometimes updates are needed to self study packs. Updates are in the Training action list on the Training materials admin pages of CABlink. Logon to www.cablink.org.uk then follow links to Bureaux > Training, and then to Training materials admin - training action list. You can use the box below to record amendments you make in this pack.

Date of amendments:

Contents

Using self study packs

You can use self study packs in the bureau or at home. Where you need to ask a colleague, you will need to do that bit in the bureau. Most packs will say at the start if you need to use a Citizens Advice website or other resource. You may be able to look at the websites at home – ask your training supervisor for the passwords.

If there is anything that would help you with a pack, for instance an electronic version so that you can increase the text size, or recording your answers to exercises verbally, please speak to your training supervisor.

Study time

We give you a time estimate for each self study pack on the inside front cover. However, the time needed will be different for each person, so don't worry if you spend more or less time.

Structure of this pack

In this pack, the answers to the questions are given at the end.

You must not use self study packs as an information source for advising clients, as they do not have the specific detail contained in the information system and they are not updated as frequently. We include information references in some packs, so that you can look up details and to understand the fuller picture given by the information system.

Exercises

Self study packs are usually used by more than one person, so you can't write your answers to exercises in the pack, unless you have agreed this with your training supervisor. So you'll need your own paper or note-book for this. Some packs will have exercises asking you to write the answer in your learning journal. Your learning journal can also be used to make a note of anything you want to ask your training supervisor later.

What does the bureau do?

Most people have some idea what the Citizens Advice service does – we "help people with their problems". In this pack you will find out more about what the Citizens Advice service aims to do, and how the principles and policies we have developed help us do it.

Just to remind you, the aims of the Citizens Advice service are:

> To provide the advice people need for the problems they face.

And equally:

> To improve the policies and practices that affect people's lives.

This pack looks at both aspects of bureau work, to give you an overview of the services we provide and how we provide them.

Aims of the Citizens Advice service – providing the advice people need for the problems they face

Why do people contact a CAB?

Have you ever had a problem or crisis in your life where you've needed advice? Most of us have. We might have talked to family or friends, or looked for information from books or on the internet, or got help from a professional like a solicitor. Some of us have used the CAB for help as a client – it may be the reason you want to work in the service.

People who come to the bureau with their problems need the same kind of help that any of us might need at times. Like us, they may sometimes have difficulty expressing their problem, or may feel baffled by the bureaucracy of modern society.

Who are our clients?

CAB clients reflect the diverse range of people who live in the UK. Anyone in your bureau's local area could use your service.

People coming to bureaux need to feel confident that, whoever they are, and however simple or complex their problem, they will get help without being judged.

We can only provide this free service to the public because of our volunteers. Every year bureaux help people with over 5 million problems, and most of them are helped by our volunteers. It can be hard work, sometimes frustrating, but always interesting!

What happens when someone comes to the bureau?

The bureau aims to help people manage the problems they bring to us. We might do this to begin with by offering the client information that they can use to sort out the problem themselves. If this isn't appropriate, they would usually see a gateway assessor, who would make an initial assessment of the problem. This might lead to the client being:

- offered information with an explanation of how they might use it to help sort out the problem themselves
- signposted to another organisation that is better able to help with their problem
- offered an appointment for a full advice interview in the bureau
- offered an appointment with a bureau specialist or caseworker.

We might also try to improve things for all our actual or potential clients by gathering evidence to influence laws and policies – we call this **social policy** work and it is covered in more detail later in the pack. This means that you will be helping individual clients to manage their problems, **and** helping to prevent similar problems arising for other people.

Another kind of preventative work is done by financial capability workers, who deliver basic financial education to help people make better decisions around money, and hopefully avoid problems in the future.

Our aims are on display in every bureau, so that clients know what we are trying to achieve and what they can expect from us.

The way the advice process is organised may vary from bureau to bureau. So you may have people with different titles and different functions from those in neighbouring bureaux. Whatever the names you use, your bureau will probably have someone who:

- greets clients, explains how the bureau works, and records some initial details about the client
- helps clients to use the information kiosk if you have one
- carries out a ‘gateway’ assessment to find out how the client can best be helped
- carries out a full advice interview.

What do we mean by advice?

Advice is not about telling people what to do!

When a friend talks to us about a problem, we might find ourselves saying *“If I were you I’d….”* or *“I think you should…”*.

This is not what we do with clients. Our aim is always to help the client manage their own problem, not to take over and assume that we need to do everything for them. Some clients just need information about their rights, and will be happy to go away and sort things out for themselves. Others will need more help looking at options and taking action, but it is still for them to decide how they want to proceed.

How do we give this advice?

You have already been introduced to the principles and ways of working that underpin the service we give to clients. These four principles – that the bureau offers a free, confidential, impartial and independent service - apply at every stage of the bureau process.

> # Exercise 1
>
> How might you put these principles into practise when you start dealing with clients?
>
> 1. Confidential
>
> 2. Independent
>
> 3. Impartial
>
> 4. Free

Answers at the back.

Good practice in working with clients

Recognising the client’s feelings

Clients may be anxious about coming to the bureau, or eg seeing a financial capability worker in a local community centre, particularly if they have had bad experiences at other agencies. Surveys show that many clients think the CAB is part of the council or government and may be worried about revealing their situation. So don’t assume that clients will think the CAB is on their side.

Many clients also thought that advisers are qualified solicitors or experts, while others feel that bureau volunteers are just do-gooders. They may not understand that volunteers come from all walks of life.

Clients are often coping with life changes, personal loss, long drawn out disputes, living on a low income, or obstacles being put in their way. These difficult events may have been going on for a long time.

As a result they may come to the bureau with many different feelings.

Exercise 2

Can you think of some feelings or concerns that someone might have the first time they come to the bureau?

Our thoughts are at the back.

Clients’ attitudes to the service will affect their expectations. Some clients may have low expectations and are grateful for a small amount of help, while others expect a different standard and may not be satisfied with what we offer.

You need to be aware of how the client may feel and how this could affect their contact with the bureau. Never forget that clients are often going through very difficult times. They may direct their feelings about their problem at you; it’s not personal. It’s sometimes hard for clients to keep their feelings under wraps.

Welcoming the client

Having recognised that some clients may be anxious, some may be frustrated at having to wait, and some may be unsure about what is going to happen, it's important to make them feel welcome. To help the client talk about what has brought them to the bureau, you will need to help them feel at ease. You can do this by giving a positive response to the client, being courteous and showing respect from the very first contact.

Exercise 3

Think about experiences you have had of going for an appointment at an unfamiliar place – maybe a hospital appointment, seeing a head teacher or going to the benefits or tax office.

How were you greeted?

Were you made to feel welcome? If so how?

Were you helped to feel at ease? How?

Did you feel able to say what you wanted to say? If so, why?

Did you feel that your concerns and interests were regarded as important? How did you know this?

Now think about greeting clients in the bureau. What would make it welcoming / off putting?

Exercise 3 – suggestions for good practice

It’s a cliché to say that first impressions count, but it’s true!

- Stop what you have just been doing so that you can concentrate and focus on the person who you are going to see next.
- Make eye contact with them and smile.
- Say something like “Hello” or “Good morning” and “How can we help you”.
- Try to help them to feel at ease e.g.
    - if they have come for advice, offer them a seat
    - if they are attending a financial capability session, maybe offer refreshments.
- Remember that people may need different types of help e.g. with language, literacy or mobility needs.

Communication skills

There are some skills, like listening and explaining things clearly, that are useful for everyone who works with clients. You may already have learnt these skills in other situations, but it is always worth a reminder.

Remember that no two clients are the same, and you will need to adapt your skills to suit the particular client. You may have to listen more carefully to a client who is rambling or not very clear. You may have to explain information in a different way depending on the client’s level of understanding. Otherwise you may misunderstand the problem, or give inappropriate information, or advice that the client will not follow.

You want to create a working relationship quickly so that the client feels that they have your attention and interest. The relationship will depend on early impressions and on how well your behaviour shows attitudes of respect, empathy and genuineness. You will show this by:

- verbal communication - what you say and how you say it
- body language - how you ‘come across’ to the client
- active listening – not just hearing what the client is saying, but checking that you have understood them correctly.

Verbal communication

Look at the client. If you mumble with your head turned away, this gives the message that you're not interested, and the client may not hear or understand you.

Try not to sound as if you are speaking from a script, especially on the telephone – it is irritating. Speak clearly, but try not to speak in a monotone.

If you are brave enough, record yourself pretending to greet a client – you may be surprised!

Be clear in what you are saying - try to give straight messages that are unambiguous, and keep to the point. Try using KISS – Keep it Short and Simple – to help you remember.

If you are giving a client an address or telephone number on the phone, remember to allow time for them to write it down, and ask them to read it back to check that they have heard correctly.

Take care with your language - we use a lot of jargon in our work, and clients may not understand it eg gateway assessment, DLA, priority and non priority debts. Always be aware of the language you use, and be ready to explain anything the client seems unclear about.

However, it is important to record the correct legal and technical terms when the time comes to write a case record, so that other people dealing with the client don't have to go over the same ground again to establish basic facts.

Body language

By body language we mean the gestures and postures we make. Often we are not aware of these but they can support or contradict a verbal message. You need to make sure that your body language is consistent with what you say.

> # Exercise 4
>
> Think of four examples of body language that might give a negative message to clients.

Some suggestions are at the back.

So what is positive body language? Use SOLER to help you remember:

S face the client **Squarely**. This says I am giving you my full attention.

O adopt an **Open** posture. This, especially with unfolded arms, is a sign that you are open to hear what the client is saying.

L **Lean** towards the person. This shows concentration and interest.

E make **Eye** contact.

R **Relax**. You can be intently listening and relaxed at the same time.

Avoiding barriers to positive body language:

- ✓ If you’re using a computer turn the monitor aside or switch it off and face the client when you’re not using it. Look at it **with** the client if you are explaining something on the screen.
- ✓ If you are sitting behind a counter or desk, make sure there is a seat for the client so that you are not looking up at them.
- ✓ If you have to make notes, don’t bury your head in your notebook – keep looking up at the client at intervals.
- ✓ If your surroundings are noisy, leaning forward helps you and the client hear as well as showing that you are interested.

Telephone

On the phone, obviously, the client will not be able to see your body language! You will need to use more verbal reassurance that you are listening – this could be general ‘umm’s’ and ‘yes’s’ or ‘I see..’ to encourage them to continue.

> Observation
>
> When you are next observing experienced workers in the bureau, look at their body language and how the client responds. Listen to workers on the phone to see how they let the client know they are still listening.

Active listening

Most of us have had the experience of talking to someone who is not really listening – you probably know how frustrating it is to feel that you are not being heard.

So how do you know that someone is listening to you? What do they do to let you know?

- They may nod and go ‘mmm’ or occasionally say ‘yes’ to show that they have heard what you said.

- They may ask you questions that are clearly relevant to what you are saying.

- They might summarise or recap what has been said to check that they have understood you correctly.

- At the same time, they may explain that they are going to write down some points to make sure they have understood.

So active listening is a combination of focusing on the person, hearing what they are saying, and actively responding. Remember that on the phone the client can’t see you nodding or see your facial expression, so use more verbal reassurance.

> What do you think might get in the way of good listening? This could be things to do with the client, yourself, or the bureau environment.

If things are getting in the way of listening, you may need to consciously focus on the client and give them your attention. Remember, they will be able to tell if you are not listening, and may not give you all the information you need, or may go away without getting what they want.

You may have already discovered that clients do not always use the same terminology or technical jargon used in the bureau. It’s up to you to find out exactly what they mean so that you can understand what their problem is.

Things that get in the way of listening could be:

- Your reaction to the client or their problem – something about their manner that irritates you, or a problem that reminds you of something in your own life.
- You could be having a bad day, or bored, or worried about your own problems. Your mind may drift off so that you're not focused on what the client is saying.
- You may be doing too much talking and not allowing the client space to say what they want to say.
- Sometimes we jump to conclusions about what the client is saying and stop listening before we have heard the full story.
- The bureau may be noisy which can be distracting.
- You may have a time limit to stick to, which can lead you to hurry the client and miss important points.

Using these communication skills to provide an appropriate service for your client's needs

People have different communication needs, for instance if they are not fluent in English or have a hearing impairment. You will need to be aware of different client needs and how you can meet them. For example, in reception you need to remember that some clients may not be able to complete the form asking for their details – and may be too embarrassed to raise the problem themselves. You may need to explore with clients what would work for them. For example, some deaf clients will be able to lip read if the adviser sits with the light in the right place, others will need an interpreter.

Some clients will only feel comfortable with a particular kind of adviser - some women clients may want a woman adviser, some clients need an adviser who understands the culture of their community.

Exercise 5

What else can you do to make sure you give a good quality service?

Our thoughts are at the back.

Awareness of how attitudes impact on your relationship to the client

Your attitude towards the client and their problem can affect every stage of the bureau process unless you are aware of your own feelings and take steps not to let them get in the way of giving a good service.

If you let disapproval of the client affect your reactions, for instance, you may not listen properly, you may not explain things clearly, and you may not offer the client appropriate support.

Exercise 6

Your own attitudes

Think about how you might feel about dealing with each of these people listed below as a client - you won't have to share this with anyone else.

- Someone wearing expensive clothes but saying they can't manage on their benefit.
- A person who is heavily in debt, whose income is a lot higher than yours.
- A client who is known locally as a drug addict and street beggar.
- An unemployed man who complains about women taking jobs from men.
- A client who has lost their job and caused distress for their family because they are an alcoholic.
- A woman who has repeatedly gone back to her violent partner.

Now pick one of these clients who you might have negative views or feelings about and answer questions a and b.

Be honest with yourself here. We all have views and opinions. The point is not that you shouldn't have these feelings, but that you need to be able to recognise your attitudes and not let them affect your behaviour with clients.

a) List three ways that your feelings about this client could affect your service to them.

b) List three things you can do to make sure that you treat this client with respect and give them a fair service.

Some ideas at the back.

Aims of the Citizens Advice service – improving the policies and practices that affect people's lives

The two aims of the Citizens Advice Service are linked. Helping clients on a case-by-case basis is valuable to those individuals, but by tackling the root cause of the problem we can bring about real improvements for everyone, even people who never come to the bureau. To do this we use the experiences of our clients to persuade policy makers to make improvements to policies or services which cause problems for people.

An example of social policy action – pre-payment (token) electricity meters

A bureau client called Alfred is retired, 70 and a widower. He has a pre-payment meter for electricity so that he doesn't get into debt. Electricity prices went up several times in recent months but Alfred's supplier didn't come round to change (recalibrate) the meter, so he went on paying at the old cheaper rate. Eventually they did recalibrate his meter and backdated the price increase – putting him £104 in debt.

The bureau wrote to his supplier (British Gas) and asked them to write off the debt built up through no fault of his own. The bureau also submitted the story to Citizens Advice as social policy evidence.

Citizens Advice got similar stories from a few bureaux and teamed up with Energywatch, the fuel industry watchdog. A campaign was launched calling on fuel companies to stop the practice of "back charging" for price increases which had not been made to meters. Politicians were involved and the issue was raised in Parliament and the press. Pressure mounted on OFGEM (the fuel regulator) to make new rules, and on British Gas and other fuel suppliers to improve their management of pre-payment meters.

Eventually British Gas changed its policy and now only applies the increase from when the customer's meter is re-calibrated. Other companies have agreed to be more proactive in contacting customers to recalibrate meters and to consider writing off debts for those in difficult financial circumstances.

OFGEM issued new guidelines to the energy industry stating that suppliers should reset electricity prepayment meters within one month of price changes. This means that 600,000 prepayment meter customers will get some protection from harsh back-charging policies.

The help the bureau gave Alfred no doubt made a big difference to his life, but the real change came for over half a million other customers who benefited from the campaign - all because of the evidence from Alfred and others.

How does it work in the bureau?

Social policy work happens in different ways. Sometimes bureaux identify social policy issues and report on them; sometimes they are asked to monitor and report on specific unfair practices; and all bureau problems are coded and used to provide statistics and identify trends.

Identifying issues

Anyone in the bureau - advisers, receptionists, financial capability assistants or anyone else - might spot a problem caused by bad policy or practice that is likely to affect a number of people, such as delays in processing housing benefit claims.

You would then report on the problem by completing a quick evidence form or an electronic Bureau Evidence Form (eBEF), highlighting the main points of the issue and providing information about the client (if this is part of your role you will find out how to do it later).

This form is then passed to a social policy co-ordinator for checking.

If this is a local issue, the bureau might monitor relevant cases and collect evidence, then present the evidence to the agency involved (eg the Housing Benefit department) and suggest ways that things could be improved. In other cases they might use the press or local councillors, or present evidence to the local trading standards office.

You already know that the CAB service takes its principle of confidentiality very seriously. In doing social policy work we take care to make sure that individual clients cannot be identified from the evidence we record or use.

After checking and monitoring, eBEFs from all bureaux are sent to the Social Policy Department at Citizens Advice in London, where they are looked at by Citizens Advice social policy officers and entered into a database so they can be searched and retrieved electronically and used appropriately.

If eBEFs are coming from a number of bureaux about a national issue, the social policy department may start a campaign, like the one about pre-payment meters that you read about earlier.

Not only is bureau evidence used by people at all levels of the Citizens Advice service, but it is often seen by the policy makers themselves. For example, some bureaux send copies of their eBEFs to their local MP. OFGEM visited the Social Policy Department in London to look at the evidence about mis-selling of fuel, with a view to taking action against some fuel suppliers.

Monitoring issues

As well as bureaux identifying unfair practice through the eBEF system, a number of social policy issues are being monitored at any given time. This means that certain bureaux are being asked to record cases involving that issue. Examples of monitoring exercises might include:

Local - all the bureaux in your borough or district collecting evidence about Housing Benefit delays.

Regional - all the bureaux in your county or area social policy group collecting evidence about a particular fuel supplier.

National - all the bureaux in England and Wales gathering evidence about the treatment of people seeking asylum.

Whatever your role in dealing with clients, you should be aware of any monitoring exercises that are going on. You can find out about these from:

- workers' meetings
- Social Policy Bulletin (the monthly national newsletter about social policy work)
- local social policy newsletters
- AdviserNet.

Recording statistics

Statistics are collected for all contacts with clients using CASE (the bureau electronic recording system). This provides evidence of the types of problems clients are facing and the number of clients affected. These statistics are used by Citizens Advice so that a national picture can be drawn of the service we provide and to show up national trends in problems.

Key points

- The Citizens Advice service helps people resolve their problems in two ways – through advice work and through bringing about policy change.
- The social policy work carried out by the Citizens Advice service is successful because it is all based on the real experiences of clients.
- Bureaux record those experiences and use this evidence to press for improvements to the policies and services which are causing the problems.
- Work is carried out locally, regionally and nationally.
- Local and national government and other organisations realise the importance of this evidence and value it.

Further work

Find out how social policy work is organised in your bureau e.g.

- Who usually notices a problem that could be a social policy issue? Is it an adviser or do other people (e.g. financial capability workers or receptionists) also see this happening?
- How do they record these problems?
- What social policy action has your bureau taken recently?

Other resources

Have a look at the **Social Policy Bulletin** – there is a paper copy in your bureau or you can see it on the **Social policy pages of CABlink**.

You will also find social policy success stories (like the prepayment meter example given earlier) on CABlink

If you have time, the video **Campaigning for Change** and the DVD **From Evidence to Influence** show many aspects of social policy in action.

Answers

Exercise 1 - answers

Confidentiality

- Reassure clients that what they say is kept confidential and won't be passed on to anyone else without their permission.

- Explain that you need a client's permission to record their details for the case record (if they refuse, this is recorded as 'anonymous').

- If you think it might be necessary to break confidentiality you must talk to your supervisor first.

Independence

- Make sure that clients know that bureaux are independent from government and local authorities and that we don't share information with them.

- Reassure the client that bureaux won't be afraid to challenge official bodies, large organisations or local government on the client's behalf.

Impartiality

- Be non judgemental.

- Be objective about a client's situation so you can offer all the options and ways of dealing with their situation. For example, this might include getting help with budgeting from a financial capability worker.

- Don't take the side of authorities or anyone else.

Free

- Clients might not be aware that our service is free and we don't expect a donation or gift.

if a client needs help from someone else, for example legal help, explain that there may be costs.

Exercise 2 – our thoughts

Common feelings and concerns are:

- resigned – nothing can be done
- angry about their situation or how they have been treated
- optimistic – at last they're going to get help
- overwhelmed by their problems and the difficulty of explaining them
- concerned that they may be patronised or not treated seriously
- assume that they may get a poor service because it's free
- worried about being discriminated against
- afraid that they may be 'told off' or disapproved of, or even reported to the council or the police
- concerned that you might think their problem is trivial
- not sure that the CAB is the right place to come for help.

Exercise 4 - suggestions

- Fidgeting, twiddling you hair, or playing with a pen – you are bored.
- Having you arms folded, frowning, or raising your eyebrows – you are disapproving.
- Leaning back in the chair or turning away from the client – you are not interested.
- Clenching hands – you are frustrated or angry.
- Not looking at the client – you are embarrassed.

The important thing to notice is that we do react to body language. Clients will pick up on physical actions as well as the verbal message.

Exercise 5 - thoughts

You can maintain good standards of service by:

- knowing your own limitations and not being afraid to ask
- following bureau procedures
- using the information systems
- checking with the advice session supervisor
- keeping good case records.

All these will be covered in more detail in later packs.

Exercise 6 - ideas

a) If you let the way you think and feel get in the way of helping the client:

- the client will not feel at ease and may not trust you
- you are unlikely to listen properly
- you may not get the whole story
- you may give wrong or inappropriate information or advice
- the client is less likely to act on your advice
- the client may tell others what an unsympathetic reception they got, and put other people off using the service
- they may be unwilling to use other parts of the service e.g. sessions on managing money run by the financial capability worker
- if you are disapproving towards a particular client group (eg older people, Muslims) you may discourage others from that group from using the bureau.

b) Some things you can do:

- be careful not to voice your disapproval of the client's problem, difficulties or reasons for seeking help
- be aware of your tone of voice and body language
- give the client enough time, don't rush to get rid of them as quickly as possible
- be open to what the client says, even though you may disagree
- don't be selective about the information you give to the client because you disapprove of what they want to do
- offer them as much help as you would with any other client.

CABLearn

Flexible learning for the CAB service

For this pack

Main user groups: all new volunteers

Other user groups: anyone new to the CAB service

Admin info

Copies of this pack available as:

- your own photocopies in bureau
- downloads from CABlink training pages
- printed copies using the training materials order form – on CABlink in Training materials admin.

If you have any feedback on this pack, please send it to:

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